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SENATE JOINT RESOLUTION NO. 337

Offered January 20, 1997

Directing the Joint Commission on Health Care to study high risk insurance pools.

Patron—Walker

Referred to the Committee on Rules

WHEREAS, Virginia currently has over 800,000 citizens without health insurance coverage; and

WHEREAS, the percentage of those Virginians without health insurance coverage is 13.9 percent, a figure that is below the national average of 17.3 percent, but still represents a large number of citizens who are not covered by health insurance; and

WHEREAS, 28 other states have established Comprehensive Health Insurance Plans (CHIPS), which have provided in these states an affordable solution for those uninsured citizens who have a medical condition that precludes their obtaining health insurance coverage; and

WHEREAS, a high risk insurance pool is a better solution to the problem than more radical reforms that disrupt an otherwise healthy insurance market; and

WHEREAS, while any shortfalls in the high risk insurance pool are paid through health insurer assessments, these assessments generally average less than five-tenths of a percent of a company's annual premium; now, therefore, be it

RESOLVED by the Senate, the House of Delegates concurring, That the Joint Commission on Health Care be directed to study high risk insurance pools and the feasibility of establishing such a pool in the Commonwealth.

Technical assistance shall be provided to the Joint Commission on Health Care by the Bureau of Insurance.

All agencies of the Commonwealth shall provide assistance to the Joint Commission on Health Care for this study, upon request.

The Joint Commission on Health Care shall complete its work in time to submit its findings and recommendations to the Governor and the 1998 Session of the General Assembly as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.

INTRODUCED

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